In re:
Rachel Morris
Debtor

Case No. 20-01526-HWV Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 1 Date Rcvd: Jun 09, 2020 Form ID: 3091 Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020. db 11969 Woodland Drive, Felton, PA 17322-9069 +Rachel Morris, +Kristen D Little, Shapiro & De King of Prussia, PA 19406-4702 Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150. aty PO BOX 70186, PHILADELPHIA PA 19176-0166 5333555 CITI CARDS, +JPMorgan Chase Bank, N.A., et al, c/o Kristen D. Little, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 5329092 Shapiro & DeNardo, LLC, King of Prussia, PA 19406-4702 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: saa2@austinlawllc.com Jun 09 2020 19:54:37 Sara A. Austin, aty York, PA 17403 Austin Law Firm LLC, 226 E. Market St., +E-mail/Text: dehartstaff@pamd13trustee.com Jun 09 2020 19:55:12 tr Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jun 09 2020 19:54:59 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722 United States Trustee, ust EDI: JPMORGANCHASE Jun 09 2020 23:43:00 JPMorgan Chase Bank, National Association, Et Al.., 3415 Vision Drive, Columbus, OF +EDI: PRA.COM Jun 09 2020 23:43:00 Columbus, OH 43219 cr PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 EDI: BANKAMER.COM Jun 09 2020 23:43:00 5333552 BANK OF AMERICA, PO BOX 31785, TAMPA FL 33631-3785 EDI: BANKAMER.COM Jun 09 2020 23:43:00 5333551 BANK OF AMERICA, PO BOX 982234. EL PASO TX 79998-2234 EDI: CAPITALONE.COM Jun 09 2020 23:43:00 CAPITAL ONE, P. O. BOX 71083, 5333553 CHARLOTTE NC 28272-1083 5333554 EDI: RMSC.COM Jun 09 2020 23:43:00 CARE CREDIT / SYNCB, P. O. BOX 965035, ORLANDO FL 32896-5035 EDI: RMSC.COM Jun 09 2020 23:43:00 EBAY MASTERCARD / SYNCB, PO BOX 960080, 5333556 ORLANDO FL 32896-0080 5333557 +E-mail/Text: camanagement@mtb.com Jun 09 2020 19:54:49 M&T, PO BOX 4030, BUFFALO NY 14240-4030 E-mail/Text: camanagement@mtb.com Jun 09 2020 19:54:49 5333558 M&T BANK CREDIT CARD PAYMENT PROCESSING, P.O. BOX 62014, BALTIMORE MD 21264-2014 E-mail/Text: jennifer.chacon@spservicing.com Jun 09 2020 19:55:21 5333559 SELECT PORTFOLIO SERV / CHASE, ATTN: GENERAL CORRESPONDENCE, PO BOX 65250. SALT LAKE CITY UT 84165-0250 Synchrony Bank, 5328159 +EDI: RMSC.COM Jun 09 2020 23:43:00 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 14 **** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Kristen D Little on behalf of Creditor JPMorgan Chase Bank, National Association, Et Al... pabk@logs.com, klittle@logs.com

Sara A. Austin on behalf of Debtor 1 Rachel Morris saa2@austinlawllc.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:				
Debtor 1:	Rachel Morris	Social Security number or ITIN: xxx-xx-6016 EIN:		
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 5/13/20		
Case number:	1:20-bk-01526-HWV			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Rachel Morris	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	11969 Woodland Drive Felton, PA 17322–0906	
4.	Debtor's attorney Name and address	Sara A. Austin Austin Law Firm LLC 226 E. Market St. York, PA 17403	Contact phone 717–846–2246
			Email: saa2@austinlawllc.com
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097
			Email: dehartstaff@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800
			Date: 6/9/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Rachel Morris Case number 1:20-bk-01526-HWV

7. Meeting of creditors Location: 341 meeting by video conference, further details will be provided to you Debtors must attend the meeting to July 9, 2020 at 10:00 AM be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. *** Valid photo identification and proof of social security number are required 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 8/24/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 7/22/20 (except governmental units): Filing deadline: 11/9/20 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law 12. Exempt property does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

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exemptions in line 8

must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to